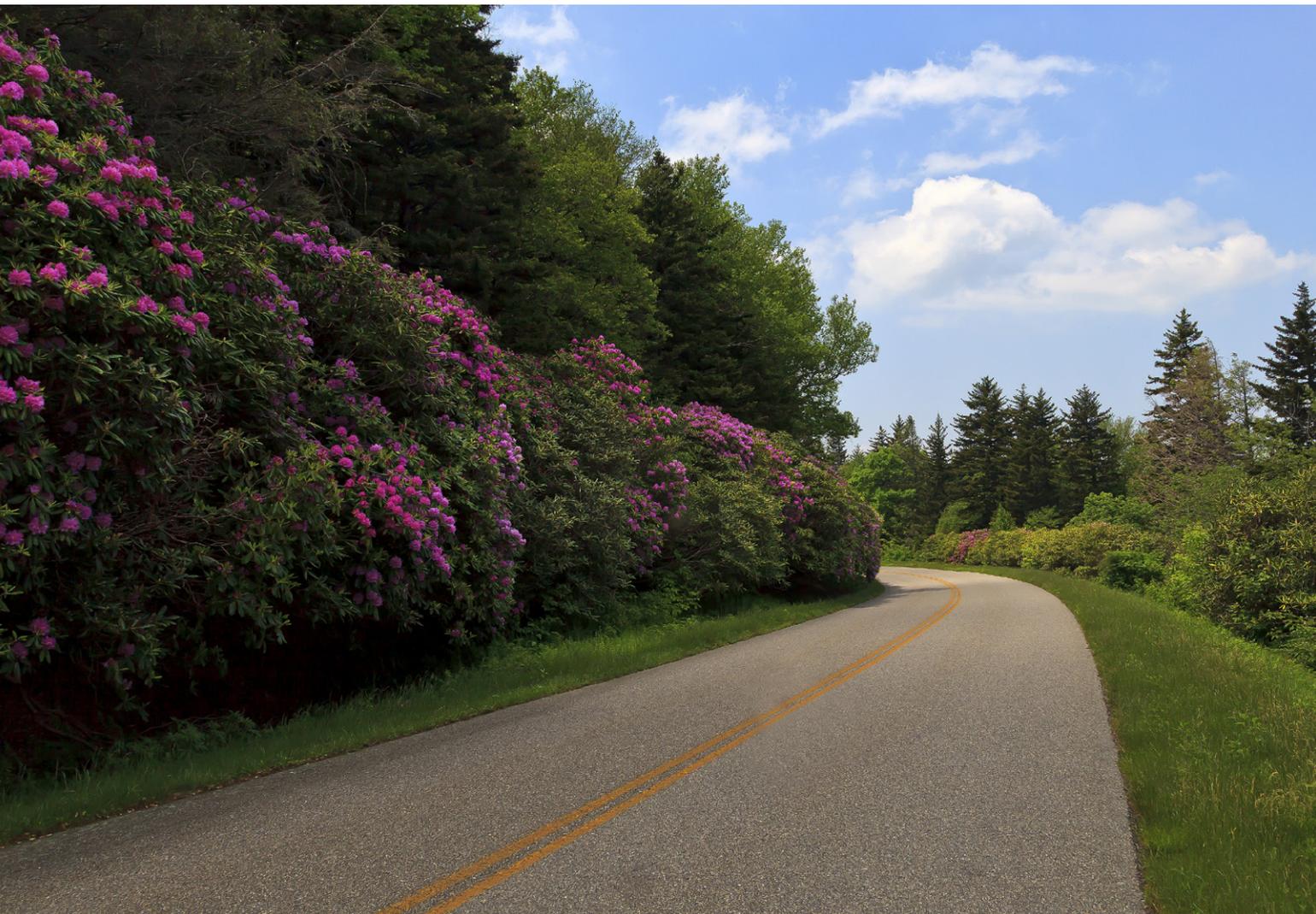


Smart Protection for Public Entities



Why Choose EMC to Insure Your Public Entity?

You can *Count on EMC*[®] to give your public entity everything it needs in an insurance company—unbeatable experience, dependable stability, local expertise and valuable services to save you time and money. We provide comprehensive coverages and tailored loss control services to protect your public entity, your staff and the public. In the event of a loss, our knowledgeable claims professionals will be there to provide attentive, personalized claims handling. We also give you the added convenience of online services such as claim reporting, claim analysis and safety training courses. It all adds up to one smart choice for public entity insurance.



Solid Experience

EMC has been protecting public entities for over 40 years and insures more than 5,000 counties, cities, townships and villages across the country. This experience is why we're a solid choice when it comes to meeting the special needs of public entities, from coverages to claims to loss control.

Stable Presence

We don't jump in and out of insurance markets because we know it's better business to weather the ups and downs. This long-range view gives us a stable market presence and gives you the opportunity to work with an insurance company you know and trust. It also proves that you can depend on us to be there as a committed insurance provider.

Local, Specialized Expertise

Our underwriters, claims personnel and loss control representatives are experts in insurance for public entities and operate through an EMC branch near you, giving you the local attention you deserve. We provide on-site, face-to-face loss control services for our policyholders and establish one point of contact so you can get to know your representative on a first-name basis.

Why EMC?

Our customers *Count on EMC*[®] for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 50 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by AM Best, an insurance credit rating organization*
- Financially stable with more than 100 years of commercial insurance experience

Learn more about EMC Insurance Companies on the back page and at emcins.com.

More Valuable Services

We provide our policyholders with more than just great coverages. You get the added value of public entity-specific loss control services, medical management services, claims and risk analysis, online training courses for your staff and more—all at no extra cost. Most insurance companies can't come close to matching EMC's selection of services; some of cost public entities thousands of dollars when outside consultants are hired.

*For the latest rating, visit ambest.com.

Comprehensive, Flexible Coverages Tailored to Your Needs

Our policy forms were designed with the specific needs of public entities in mind. We offer broad coverages and provide unique, expanded protections within standard policies that many insurance companies don't include. We also allow higher policy sublimits than many other insurance carriers. Talk to your local insurance agent to find out more about what sets our coverages apart from the rest.

Property

Included

- Accounts receivable
- Appurtenant buildings and structures
- Business income and extra expense
- Cost of taking inventory
- Data processing equipment included with inland marine policy
- Debris removal
- Emergency services commandeered property
- Expediting expenses
- Exterior signs on premises
- Fine arts
- Fire department service charge
- Fire extinguisher: Recharge
- Foundations of buildings and pilings
- Glass
- Inland marine coverage for construction equipment, radios, etc.
- Lock replacement and rekeying
- Money and securities
- Newly acquired buildings and personal property
- Ordinance or law
- Outdoor property
- Personal effects and personal property of others
- Personal property off-premises and in transit

- Personal property within 1,000 ft of premises
- Pollutant cleanup and removal
- Preservation of property
- Sewer backup
- Underground fiber optics
- Unreported buildings and structures
- Utility services: Time element and direct damage
- Valuable papers and records: Cost of research

Optional

- Agreed value
- Blanket coverage on all buildings and personal property
- Equipment breakdown
- Replacement cost coverage on buildings and personal property

Higher deductibles may provide additional savings

General Liability

Included

- Advertising injury liability
- All premises and operations, including new premises, operations and activities
- Antiskid material application
- Blanket contractual liability
- Co-employee extension as reflects all employees
- Criminal defense attorney fee indemnification
- Employee benefit liability

- Employees and volunteers as additional insureds
- EMT liability
- Fire legal liability coverage, real property
- Herbicide, pesticide or fertilizer drift liability
- Host liquor liability
- Incidental medical malpractice
- Nonowned watercraft liability
- Operations by independent contractors
- Personal injury liability
- Personal property of others on premises
- Premises medical payments
- Products and completed operations
- Special events premises liability
- Worldwide policy territory

Auto

Included

- Audio, visual and data electronic equipment
- Auto liability applies to any vehicle you use
- Broad business auto insurance form
- Commandeered auto
- Comprehensive and collision coverage: Owned vehicles
- Deductible reimbursement for employees and volunteers responding to emergency scene with personal auto



- Emergency vehicle custom equipment
- Employers nonownership and hired car liability
- Freezing coverage for fire and emergency vehicles
- Hired auto physical damage sublimit
- Individual liability of employees using their own cars for business
- Medical payments coverage: Owned vehicles
- Mutual aid expense reimbursement
- Towing expense

Covers all owned vehicles

Deductible for glass repair or replacement waived

Fellow employee exclusion deleted

No territorial or radius limitations

Standard auto liability limit of \$1,000,000

Optional

- Replacement cost coverage

Errors & Omissions

Included

- Claims-made policy
- Defense for class action-type claims
- Discrimination
- Employment practices liability

The organization, the governing board of the organization, elected and appointed officials, employees and volunteers are defined as insureds

Deductibles available from \$1,000

Defense costs are first-dollar coverage (after deductible); defense provided by insurance carrier

Limits available up to \$1,000,000

Workers' Compensation

Included

- Employers liability
- Other states coverage
- Stop gap endorsement

Medical only deductible options available

Umbrella Liability

Optional coverage that applies as excess over primary liability insurance, including law enforcement liability and municipality errors and omissions

Limits available from \$1,000,000 and up

Includes abuse and molestation

Other Coverages

Optional

- Abuse and molestation liability
- Blanket fidelity
- Builders risk
- Computer fraud/Electronic funds transfer
- Crime
- CyberSolutions: Cyber liability and data compromise
- Foreign liability
- Internet legal liability
- Key person special expense
- Law enforcement liability

Disclaimer: The information on these two pages is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Read your policy for specific terms and conditions or contact your local agent or managing agency for details.

Get More Out of Your Insurance With EMC

When you insure your public entity with EMC, you receive the added value of our loss control services at no additional cost. Plus, you can register for Commercial Policyholder Access to have secure access to your insurance information.

Improve Safety, Control Losses

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can offer suggestions and solutions to help lessen your risks, including:

Ergonomic Evaluations* to identify ergonomic issues before losses occur. We also offer online resources to help you spot problems and educate your employees.

Slip and Fall Prevention to help you develop a proactive approach to reducing these incidents in your facility. We also offer many online resources to help prevent slips and falls—a leading cause of workplace injuries.

Hazard Control Assessments to identify hazards that pose the greatest potential safety risks to your operations. We then recommend viable solutions to control or reduce these risks.

Injury Management Programs* to help reduce the impact of injuries at your facility, including select provider, return to work, prework screening and worksite wellness programs.

Online Safety Training to give your employees convenient access to short training segments, complete with quizzes to check for understanding. You can register, assign training and track your employees' training progress through our easy-to-use online training system.

Visit www.emcins.com/losscontrol to learn more and access our extensive collection of online safety resources.

Manage Your Insurance

With Commercial Policyholder Access on emcins.com, you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

*Visit www.emcins.com/businessins and select **Policyholder Access** to learn more about Commercial Policyholder Access, or contact your insurance agent to request access.*



*These services are available only in territories where EMC provides workers' compensation coverage.

Reduce the Impact of Claims

EMC offers an array of valuable services to help your public entity keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your operations as possible.

Experienced, Accessible Claims People

When it comes to responding to a claim, EMC will be there with the outstanding local service you deserve. We have trained, experienced claims professionals in each of our branch and service offices, ready to help when a claim arises.

Easy Claim Reporting

Choose from four easy claim reporting options:

Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

Online

Log in to Commercial Policyholder Access on emcins.com and select **Report a Claim**.*

Independent Agent

Contact your independent insurance agent.

EMC Branch Office

Contact your local EMC branch office.



Medical Management Services

EMC offers a full range of medical management services** to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

EMC OnCall Nurse to prevent unnecessary costs and time away from work by having injured employees speak directly to a registered nurse 24/7

Medical Bill Review to ensure billing is reasonable, accurate, appropriate and in compliance with state laws, and to facilitate fair pricing of treatment related to employee injuries

Pharmacy Benefits Management to facilitate fair pricing of medications related to employee injuries

Utilization Review to monitor and maintain appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy

Case Management to maintain ongoing communication between you, your employees and medical providers

Rehabilitation Services to help create a smooth transition for employees to return to work and to increase the potential for an early return to work

*May not be available to all policyholders.

**These services are available only in territories where EMC provides workers' compensation coverage.

Independent Agents, Local Expertise

When you work through your independent insurance agent, you get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 19 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,400 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

Count on EMC[®]

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

EMC Insurance Companies

717 Mulberry Street
Des Moines, IA 50309
800-447-2295 • 515-280-2511

www.emcins.com



*For the latest rating, visit ambest.com.

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EMC Office Locations



- Corporate Office and Des Moines Branch
- Branch Offices
- Service Offices

